

### **ABSTRACT OF THE DISCLOSURE**

The preferred computer apparatus and methods use computer technology in a unique way to motivate children to devote more time to educational and cultural enrichment, and encourages them to explore the appropriateness of various educational institutions that they may apply to for admission. In the preferred embodiment, educational material is provided at a child's local computer under control of a central computer system connected to it over a computer network. On completing a particular educational task, the child is rewarded with a certain number of points. Points that the child accumulates are stored centrally, and at least some of the points can be redeemed towards the purchase of goods and services offered through the system of the preferred embodiment by its commercial participants. The purchasing transactions are also administered by the central computer. Parents, preferably, use the system to support their children's purchasing activity financially and to select content available for presentation to the child. Users, both children and parents, can explore entrance requirements to colleges, universities, and other institutions, and school administrators can use the system to identify and locate appropriate applicants. The disclosed systems and methods can be used for purposes unrelated to education of children. For example, the disclosed system also supports limited on-line interaction with various products and services, rewarding users with discounts on those products and services.